



Corporate Office
 Bala Cynwyd, PA
 800.873.4552
 610.617.7940 Fax

Central Region
 Leawood, KS
 877.439.7459
 866.823.1864 Fax

Florida Region
 Altamonte Springs, FL
 877.672.7945

Metro Region
 Ewing, NJ
 866.586.6122
 609.512.3141 Fax
 Melville, NY
 516.542.1200
 516.542.8767 Fax

Mid-Atlantic Region
 Harrisburg, PA
 877.562.2342
 717.558.7541 Fax

North Central Region
 Naperville, IL
 800.547.9967
 630.428.9639 Fax

Northeast Region
 West Bridgewater, MA
 888.292.3881
 877.748.1162 Fax

East Hartford, CT
 860.528.5913
 860.610.0471 Fax

Northwest Region
 Tualatin, OR
 800.669.9497
 800.364.6809 Fax

Ohio Valley Region
 Dublin, OH
 877.521.8234
 866.890.2509 Fax

Rocky Mountain Region
 Highlands Ranch, CO
 866.608.5898
 303.200.5341 Fax

Southeast Region
 Alpharetta, GA
 800.303.1728
 770.799.3099 Fax

Southwest Region
 Plano, TX
 866.246.5254
 972.488.8530 Fax

Sunbelt Region
 Mission Viejo, CA
 800.994.4121
 949.582.1425 Fax

West Region
 Roseville, CA
 800.846.9484
 866.458.7695 Fax



PHILADELPHIA
 INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating
 Ward's Top 50
 96.1% Claims Satisfaction
 100+ Niche Industries

800.873.4552 | **PHLY.com**

YWCAS

Philadelphia Insurance Companies (PHLY) specializes in YWCAs. We understand how to provide a flexible and comprehensive insurance program for risks across the United States.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Employees and volunteers as insureds
- Coverage for childcare activities
- Coverage for camp activities
- Abuse and Molestation coverage
- Medical Payments coverage
- Fundraising events included

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Water coverage including surface water and backup of sewers and drains - \$30,000
- Equipment Breakdown coverage
- Sign coverage - no limitation
- Ordinance or Law coverage - included up to building limit
- Spoilage coverage - \$50,000
- Agreed Value available with signed statement of values/property appraisal

Umbrella/Excess Liability

- Large Excess Limits available
- Employers Liability coverage available

Automobile

- Owned/non-owned/hired auto
- Employees, Volunteers, and Insureds coverage available
- Hired car physical damage
- Rental reimbursement

Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Money and Securities

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination

- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Order of payments language with priority placed on indemnifying individual insureds first

Professional Liability

- Occurrence or claims-made forms available
- Separate coverage part so no erosion of General Liability aggregate limit
- Coverage for teachers (child care operations) and employed nurses
- Covers students in training

Bell Endorsement - Includes \$50,000 limits

each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

\$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated PHLY YWCAs Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochures, advertising material, and website information

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines
Management & Professional Liability
Personal Lines

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

ThinkPHLY

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2019 Philadelphia Consolidating Holding Corp., All Rights Reserved.

10 REASONS WHY™

1. Blanket Property limits offered; Agreed Value endorsement available
2. Medical payments for volunteers included
3. Abuse and Molestation coverage available
4. Professional Liability coverage for teachers (child care operations) and employed nurses
5. Business Income and Extra Expense - Actual Loss Sustained coverage is available
6. Aquatics Risk Management Services modules for staff
7. Coverage for child care and camp exposures
8. Employees and volunteers as insureds under the General Liability and Auto coverage
9. Coverage for fundraising events included
10. Large Excess Limits available

CONTACT US 800.873.4552 | **PHLY.com**

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, American Express,
electronic checks



TOKIO MARINE GROUP
To Be a Good Company